

Corporate MultiPay Embedded Payment Solution Sterling Account Holder Application



Useful information

All changes made to this form must be made in manuscript by striking out and/or adding appropriate wording and initialling the changes.

Please cross through all sections that are not completed. If you have any queries, please contact your Programme Administrator.

* Fields marked with an asterisk must be completed.

Once completed, please forward this entire form to your cost centre manager/ Programme Administrator for approval.

Once approval has been gained, please send to your Relationship Manager.

1 Customer Data Privacy Notice

Who looks after your personal information

Your personal information will be held by Lloyds Bank plc, part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at <http://commercialbanking.lloydsbank.com/privacy/> or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using https://secure.lloydsbank.com/retail/contact_us/how-we-can-help.asp

You can also call us on, 0345 602 1997 or from abroad +1733 347 007.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 602 1997 or from abroad +1733 347 007 and tell us you want to speak to our Data Privacy Officer.

Version Control 13/01/2018

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Details of new account holder

Business Name on Account*

Company Number (if known)

Title * Mr Mrs Miss Ms Other (please specify)

Account holder's full name*

Account holder's date of birth *

Password *

Staff number

Billing method: Company will settle monthly statement automaticallyPlease enter your preferred option: supplier name/department or spend category.
This will appear on your card payment account opening letter and feed through to our OCMS tools*

Address for correspondence*

Postcode

Contact numbers and area dialling codes*

Telephone	<input type="text"/>
Work*	<input type="text"/>
Fax	<input type="text"/>
Mobile*	<input type="text"/>
E-mail address (if you have one)	<input type="text"/>

3

Line manager/Internal approval (this section is optional)

This section is for internal approval only.

Cost centre name

Cost centre number

Manager's title: Mr Mrs Miss Ms Other (please specify)

Manager's name

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Merchant Category Group blocking

To be completed by the Programme Administrator or Cost Centre Manager

Merchant Category Group (MCG) blocking will prevent account holder spend on certain goods and services. This functionality is optional, but you can tailor it to your account holder requirements.

We strongly recommend you restrict spend for the card payment account to the merchant categories where you will be embedding your card details to take payment for your purchase orders.

Will you require MCG blocking?

By ticking 'yes', you will be able to choose which MCG to be blocked.

Yes No
 Enhanced Environment

In addition to MCG blocking, you can create an enhanced environment which will enable you to lock down your transactions to specifically registered supplier Merchant ID's (MIDs). Only the MIDs that have been collated and verified with the account holder will be registered to create your enhanced environment. You will need to contact Corporate Card Services in order to activate this functionality.

5**Programme Administrator approval**

This section must be completed and authorised by the Programme Administrator.

Business name*

Programme number (if known)

Programme Administrator's title:

Mr Mrs Miss Ms Other title

Programme Administrator's full name *

Address *

Postcode

Financial limits

Monthly account holder limit (£) *

Single transaction limit(s) (£) *

To Lloyds Bank plc, I request you to issue a card payment account to the proposed Account holder named in this Corporate MultiPay Embedded Payment Solution Sterling Account application form, subject to the Terms and Conditions agreed between us and subject to the specified limits.

Your signature *

Date

6**Next steps**

Once completed, please forward this form to your cost centre manager/ Programme Administrator.

Your card payment account details will normally be sent out within 15 days of receipt of this application.

For bank use only

Client Development Manager's File ID (if applicable)

Client Development Manager initials (if applicable)

Additional service needs

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LLOYDS BANK



Please complete this mandate and forward it with your Application form to your Programme Administrator.

To: The Manager

Name and full postal address of your Bank/Building Society *

Postcode

The name(s) on your account *

Branch sort code *

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Bank/Building Society account number *

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Service User Number

8	3	0	7	2	9
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Reference number *

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Instruction to your Bank or Building Society

Please pay Lloyds Bank plc re: Lloyds Bank Corporate MultiPay Embedded Payment Solution Sterling Account from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Lloyds Bank plc re: Lloyds Bank Corporate MultiPay Embedded Payment Solution Sterling Account and, if so, details will be passed electronically to my Bank/Building Society.

Your signature (s) *

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Date DD / MM / YYYY

Banks and Building Societies may not accept Direct Debit Instructions for some type of accounts.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Lloyds Bank plc will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request Lloyds Bank plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Lloyds Bank plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society:
 - If you receive a refund you are not entitled to, you must pay it back when Lloyds Bank plc asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Please detach this Guarantee and keep it for your records.

www.lloydsbankcommercial.com

Please contact us if you'd like this in Braille, large print or on audio tape.

We accept calls via Next Generation (NGT) Service (previously Text Relay/Typetalk).

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS).

We are covered by the Financial Ombudsman Service (FOS).

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices.

You can also find details on our website, at www.lloydsbankcommercial.com/contactus

Corporate MultiPay Embedded Payment Solution Sterling Account Conditions of Use and Guide for payment devices and online solutions

LLOYDS BANK



for Cardholders and Programme Administrators of all Corporate Card products,
and users of the Embedded Payment Solution (EPS) or any Corporate Card online solutions, including CCIS and CCDM.

Conditions of Use – how to use your Corporate Card products

Things you must do

1. Only use the payment devices and online solutions that we give you access to for authorised business purposes (your business will tell you what this covers).
2. Tell us if you change your name, address or other information you have given us.
3. Keep safe your PIN, security details and any information you have about cards, payment devices and online solutions. Do not give them to anyone, including our staff. They must be kept secret and, if you write them down, they must not be recognisable or kept with cards, Business Travel Solution (BTS) or Embedded Payment Solution (EPS) details, or details about cards. PIN numbers and security details must not be easy for someone else to guess. They should be changed if we recommend this or if you suspect someone else might know them.
4. Stay within the limit of your payment device.
5. Tell us immediately if (a) any payment device is lost or stolen; (b) you think someone else knows any security details, including for online solutions; or (c) any payment device or online solutions might have been misused.
6. Check any cardholder statements as soon as possible when you receive them, preferably within 30 days. Tell us straight away if an entry seems wrong. Co-operate with us and the police if we need to involve them.
7. Take reasonable steps to protect the systems and equipment behind our online solutions from viruses and other intrusive devices, including by making sure your equipment is compatible and virus free.
8. Stop using the payment devices and online solutions immediately if you stop being an employee, contractor or agent of the business for any reason. If applicable, you must give them to the business.

Things you must not do

1. Let third parties, including our staff, use payment devices or access our online solutions.
2. Misuse any online solutions you have access to. You must respect the intellectual property rights in these solutions, which belong to us and others. You do not have any rights in our online solutions except the access rights we give you. You must not make changes to our online solutions or create any links to or from a website to them. You must not use our online solutions in countries where doing so is unlawful.

We may make changes to these Conditions of Use for any reason at any time. If the Conditions of Use change, we will tell Programme Administrators, and Programme Administrators will tell cardholders and users.

Frequently Asked Questions

What must I do first?

You must sign any plastic card. You also need to activate plastic cards, BTS details and EPS in the way we tell you when we give you them.

What is my card or spending limit?

Your Programme Administrator will tell you this and also whether or not there are restrictions on what you can do with the card, BTS details or when using EPS.

Can I get cash?

Your Programme Administrator can tell you this.

Can I change my PIN?

You can change your PIN at any of our ATMs. Try not to choose a PIN that is easy for someone else to guess.

How must I use my card, BTS details or EPS?

You must follow the instructions provided by the supplier you are buying from. You can normally make payments by:

- Chip and Pin
- Contactless
- signing a sale voucher
- adding BTS details to a travel booking site
- embedding and using EPS with a supplier.

What must I do if my payment device is lost or stolen or is being misused, or if someone finds out any of my security details, including for online solutions?

Tell us by calling us on 0800 096 4496 (24 hours if it's about a lost or stolen payment device and Monday to Friday 8am–8pm, Saturday 9am–4pm if it's about fraud). If abroad, call +44 1908 544059.

Why would my transaction be declined?

It might be declined because (a) you have already reached your card or spending limit; (b) you are restricted by your business from making the transaction; (c) to protect your business from fraud or security concerns; (d) a regulatory requirement means we have to decline the transaction; or (e) we are owed money by your business.

It might also be declined because your payment device has been suspended or cancelled and this could be for the above reasons too. As soon as we can, we'll tell the business that we are going to stop or have stopped the use of a payment device and why, unless the law says we can't or it would undermine our security measures. We won't stop it for longer than we need to. We'll let it be used again or provide a new one as soon as possible.

What can I do if my transaction is declined?

You can contact our Customer Services centre by calling 0800 096 4496 (if abroad +44 1908 544059). This helpline is available 24 hours a day, seven days a week. You can also contact your Programme Administrator.

Lloyds Bank Corporate MultiPay Embedded Payment Solution Sterling Account Conditions of Use and Guide for payment devices and online solutions

Can I cancel a transaction?

What transactions can you cancel?	<ul style="list-style-type: none">• Transactions scheduled for a future date.• A series of recurring transactions. You cannot cancel other transactions once you have authorised them.
What you must do to cancel	<ul style="list-style-type: none">• Tell us by the end of the day (8pm Mon–Fri, 4.30pm Sat) before the day the transaction is due to be made.• Tell the supplier you have asked us to cancel the transaction. If you also want to cancel your agreement with them, you will need to do that directly with the supplier.
What will happen	<ul style="list-style-type: none">• We will not carry out a transaction once you have cancelled it in this way.• Unless you tell us otherwise, we will treat cancellation of recurring transactions as cancelling all future transactions in the series.

Who pays for my transactions?

Your business is responsible for payment.

What must I do if I have a problem with a transaction?

If you see a transaction you don't recognise, contact us without delay on 0800 096 4496 (24 hours if it's about a lost or stolen payment device, but Monday to Friday 8am–8pm, Saturday 9am–4pm if it's about fraud.) If abroad, call +44 1908 544059.

If you have a different problem or a question about a transaction, for example about the goods or service paid for, you should contact the relevant supplier.

Is there a charge for using the online solutions?

We will not charge you for using our online solutions. Your mobile operator may charge you for using certain services such as downloading or using our online solutions on your devices.

How do I get help with online solutions?

You can contact our Customer Services centre by calling 0800 096 4496 (if abroad +44 1908 544059). This helpline is available 24 hours a day, seven days a week. You can also contact your Programme Administrator.

Our Service Promise

We aim to provide excellent customer service whenever you deal with us. If we don't, please tell us so we can try to put things right. You can contact the business's relationship manager or customer services centre (or anyone in their teams). You can find details on our website of what will happen next and how we handle complaints.

Data protection

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It is important that you understand how your personal information will be used. Therefore, we strongly advise you to read Our Privacy Statement, which you can find at <http://www.lloydsbankcommercial.com/privacy-statement> or you can ask us for a copy. By using a payment device or our online solutions, you agree to your personal information being used in the ways we describe in Our Privacy Statement. Please let us know if you have any questions about the use of your personal information.

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